

यूको बैंक  
सम्मान आपके विश्वास का



UCO BANK  
Honours your Trust

**GM/SLBC/ODISHA/ 550 /2012-13**

**Date: 29.11.2013.**

All the Members of State Level Bankers' Committee, Odisha.

Dear Sir/Madam,

Sub: **Proceedings of the 133<sup>rd</sup> SLBC meeting, Odisha.**

We send herewith the proceedings of 133<sup>rd</sup> SLBC meeting of Odisha held on 16.11.2013 at Hotel Mayfair, Bhubaneswar.

We would request you to initiate action on the points related to your Department / Office/ Organization immediately. The action taken report may please be intimated to us so as to apprise the next SLBC meeting.

Yours faithfully,

**(S.P.Singh)**  
**Circle Head and Convenor,SLBC,Odisha.**

**Encl: - As stated above.**

## **PROCEEDINGS OF 133<sup>rd</sup> SLBC MEETING HELD ON 16.11.2013.**

The 133<sup>rd</sup> SLBC Meeting of Odisha was held on 16.11.2013 at Bhubaneswar under the Chairmanship of Shri S. Chandrasekharan, Executive Director, UCO Bank. Among others, Shri I. Srinivas, Development Commissioner & Additional Chief Secretary , Govt.of Odisha, Shri U.N.Behera, Addl Chief Secretary, Finance, Govt.of Odisha, Shri P.K.Jena, Regional Director, RBI, Bhubaneswar, Shri K.M.Trivedi CGM, SBI, Bhubaneswar, Shri S.K.Kale, Chief General Manager, NABARD, Bhubaneswar and Shri S.P.Singh, Circle Head, UCO Bank-cum-Convenor, SLBC, Odisha participated in the meeting. The list of participants is annexed.

Shri S.P.Singh, Circle Head, UCO Bank Cum Convenor, SLBC, Odisha welcomed Shri I.Srinivas, Development Commissioner & Additional Chief Secretary, Shri S.Chandrasekharan, Executive Director, UCO Bank, Shri U. N. Behera, Addl Chief Secretary, Finance, Govt.of Odisha, Shri P.K.Jena, Regional Director, RBI, and other distinguished guests, participants and dignitaries from Banks, Govt. Departments / Agencies to the 133<sup>rd</sup> SLBC meeting being conducted on 16th Nov, 2013.

In his welcome address he remarked that SLBC Odisha has been managing its role effectively in close coordination with State Govt., RBI, NABARD and all Banks in the State. It has been taking and facilitating steps to remove the bottlenecks arising in implementation of various policies of the Govt. aimed at socioeconomic development of the people of the State.

**Highlights of the Key note address of Sri S.Chandrasekharan,Executive Director, UCO Bank & Chairman, SLBC, Odisha.**

At the very outset, he extended his sincere gratitude to Development Commissioner & Additional Chief Secretary , Govt of Odisha for his able guidance and valuable suggestions to SLBC for all-round economic development of the state.

On behalf of all banking fraternity, he welcomed all the dignitaries to the august forum.

He remarked that frequent occurrence of natural calamities has caused wide spread damage to economic pursuits of human beings in one area or the other in the state of Odisha. He observed that the recent devastation caused due to occurrence of very **severe cyclonic storm (Phailin)** and **subsequent Flood** in Odisha warrants whole hearted involvement of banks in revival of the economic activities of cyclone and flood affected persons.

He appreciated the State Government's handling of the situation arising out of very severe cyclonic storm (Phailin) which has rightly been praised by various fora including United Nations.

He appealed all banks in Odisha to come forward for providing financial assistance to the farmers, artisans, weavers, SHGs, JLGs/ MSME borrowers & other sectors. He also advised the banks to take a proactive and lenient view while extending financial support to the affected people.

He requested all the controlling heads of Banks to ensure implementation of existing RBI guidelines on Relief measures to be provided by Banks in areas affected by Natural calamities. He emphasized that the action points emerged in the meeting of SLBC Sub Committee held on 28.10.2013 under the Chairmanship of the Additional Chief Secretary, Finance Department, Govt.of Odisha should be implemented in letter and spirit urgently.

He highlighted the role of LDMs of affected districts, who have to play their role in close co-ordination with District Authorities, Govt. Departments & Banks in providing credit facilities to the needy persons.

He remarked that Banks have adopted a planned and structured approach under Financial Inclusion, with clear objective of providing banking services through different modes (Branch / BC / Other mode) in every village by March, 2015. He informed the house that the state government has already issued notification for providing space at GP head quarter in Rajib Gandhi Seva Kendras to banks for opening banking outlets free of cost for a period of five years & requested all banks to avail this opportunity.

He expressed concern on the low level of transactions through BC-ICT mode and requested the Bankers to ensure improvement.

He informed the house that Progress in DBT & DBTL is being reviewed by Department of Financial Services, Ministry of Finance, Govt. of India on every Wednesday through video conference with the Executive Directors of all the Public Sector Banks to ensure coordination and active involvement of UIDAI, District authorities, LDMs and banks for successful and timely implementation of DBT and DBTL .

He requested all the members to participate actively in the discussion and invited suggestion for economic development of the State. He concluded his speech wishing all success for the meeting.

### **Agenda No.1: Confirmation of Proceedings of 132<sup>nd</sup> SLBC Meeting.**

Confirmation of proceedings 132<sup>nd</sup> SLBC Meeting was circulated to all members vide letter No. GM/SLBC/ODISHA/363/2012-13 dated 27.08.2013. Since no comment has been received from any quarter, the same was confirmed by the house.

### **Agenda No.2: Action taken on major issues of last SLBC meeting.**

#### **Point No.1- DRI loans in favour of Persons with Disability (PWD).**

Convenor, SLBC informed that issues relating to DRI loan to PWDs were discussed in the meeting of Sub-committee of SLBC held on 26.09.2013 under the Chairmanship of the Commissioner cum Secretary, Women & Child Development Department, Government of Odisha. The decision of the Sub-Committee, under the Joint signatures of the Convenor, SLBC and the Commissioner cum Secretary, has been circulated among all the Banks, Collectors and Lead District Managers by the Women & Child Development Department.

He suggested that the applications of PWDs which fulfill the criteria of DRI Loan should be sanctioned timely. Those applications which do not meet the criteria of DRI loan may be sanctioned proactively under bank's other schemes. The Welfare Department of Govt. of Odisha will sponsor loan applications and each bank branch will sanction and disburse at least eight applications in the year 2013-14, which is reasonable and achievable target of the branch. He earnestly requested all the participating banks to ensure achievement of the target for 2013-14 positively.

Regarding issue of DRI finance by RRBs, it has been clarified by Central Office of RBI that RRBs are not in a position to take up the DRI advance, because of low profitability. The persons served by RRBs can avail themselves of the benefits of the DRI scheme through the sponsoring bank of RRB. But in the situation where the sponsoring bank has no branch at the center or in the vicinity of RRB branch, Public Sector Banks having presence in those area should come forward to entertain the sponsored loan applications within the eligibility criteria of DRI loan.

Convenor, SLBC further informed that out of 5536 applications sponsored to different bank branches, only 1122 applications have been sanctioned. The progress is so far only 24 %.

**Action-All Banks.**

## **Point No.2 - Financial Inclusion Plan.**

Convenor of SLBC explained in detail that each village is to be covered by a banking outlet (Brick & Mortar branch / Business Correspondent/other mode) by the end of March, 2015. Financial year March, 2014 is coming very close. Against a target of 22387 villages to be covered by Banking outlets up to March, 2014, banks could cover only 1870 villages. The situation is alarming and needs immediate fire fighting measures . Against a target of opening atleast 1000 branches at the unbanked villages during current financial year, banks could open only 113 branches as on 30.09.2013. A dismal performance is a concern for every body. State Govt. has come with a proposal to provide rent free accommodation for five years at Gram Panchayat Head Quarter in Rajiv Gandhi Seva Kendra. But most of the banks are yet to avail of the facility.

The General Manager, RBI clarified that a village is considered to be covered under FIP only when it has a bank branch or a fixed location BC outlet or a BC is visiting the village on pre-announced days. All villages need to be covered by a banking outlet. It is not that nearby villages of any branch or BC centre will automatically be treated as covered under banking service outlet. He also suggested to adopt "Cluster Approach" to accelerate the process of financial inclusion implementation. Since the villages having population more than 2000 have already been covered through banking service outlets, the BC, who is covering the 2000 + population village can also be asked to cover the adjacent villages with population below 2000. This exercise requires review of villages allocated under Sub Service Area approach.

Chairman, SLBC, highlighted that at board level of each bank, Financial Inclusion Plan has been approved for three years. It can be implemented through the Regional Heads of the banks and they can talk with Branch Head in one way and other through SLBC. While implementing through SLBC, all the LDMs have to co-ordinate the respective coordinator of each bank at district level. LDMs need to play a proactive role. Each BC can cover an area with, in a radius of 30 KMs. There should be specific date and time on which BC visits each village. Where corporate BCs are functioning, corporate head of the company should be called for meeting with CSPs/BCAs, branch head of base branch and controlling head for successful implementation of FIP. Controlling heads of Banks as well as Service Provider should ensure proper functioning of hand held device (POS machine). He informed that BC-ICT model is working very well and is a profitable model in states like Andhra Pradesh, Tamil Nadu, Kerala, Karnataka etc. Rural people have enough capacity to save and this is a profitable business proposition for the Bankers as well.

Regional Director, RBI informed that during the recent review meeting of major banks at Regional office, banks have committed to open at least 1000 branches during current financial year. The state has 45778 unbanked villages, which are to be covered with banking outlets cover by Brick & Mortar Branch/BC/USB by March, 2015. As per RBI instructions, at least 5% of these villages should have Brick & Mortar branches. Around 2400 branches will be opened within March, 2015. RRBs have to play critical role in opening of about 400 branches during this year. Other banks will also add about 600 branches in the unbanked villages. He advised banks to avail the facility of Rajiv Gandhi Seva Kendras for opening of banking outlets and monitoring the performance of BCs. He appealed banks to achieve the target of opening 1000 branches in the state. This has to be done on a Mission Mode. Any difficulties faced by the bank may be escalated for taking forward at appropriate level.

Development Commissioner cum Additional Chief Secretary, emphasized that to achieve the target of at least 5% of total unbanked villages in the state for opening of branches, top management of each bank should provide budgetary support in respect of man power recruitment and required infrastructure. There is enough saving potential and borrowing capacity of the people and unless physical unit of bank is present, the resources cannot be mobilized & utilized. Financial Inclusion is needed for inclusive / equitable growth of the State. He suggested to leverage the technology & to develop low cost model which can break even easily. Achievement under financial inclusion should be considered as an important parameter for assessing the bank. He advised out of 100 marks, 20-30 marks may be assigned for branch exposure, BC coverage, etc. In performance appraisal of the officers, some mark can also be allocated against such important parameter i.e. contribution to financial inclusion. Unless it is made an important parameter, chances are there, things will not improve.

CGM, NABARD reported that under Financial Literacy, they have developed an Oriya Film "Sambhav" of one hour duration which has already been circulated among all the banks. He requested to make use of this Film. They have also sanctioned funds to Odisha State Co-operative Bank & RRBs for opening Financial Literacy Centers in different districts.

CGM, SBI pointed out some issues relating to free accommodation for opening banking outlet in Rajiv Gandhi Seva Kendra. He suggested that for opening of

branch, setting up of work stations and locking arrangement should be permitted by the Govt. authority, otherwise branch can't function.

In reply, Additional Chief Secretary, Finance Department advised that any problem should be brought to the notice of the concerned District Collector or Panchayati Raj Department, State Govt. for initiation of appropriate measures in this regard.

Convenor, SLBC informed the house that RBI had recently held a BC convention in Dhenkanal district. Some of the major issues like inadequate and delayed payment of remuneration from banks were discussed and banks were advised to explore the possibility of adding other works like NPA recovery, servicing of notices, linking other Banking products with BC activity to make the Business Correspondent's business remunerative and self sustainable. Lack of involvement and Co-operation from branch heads is becoming a cause of concern and need to be addressed immediately.

He requested all the Controlling Heads to take care of these areas for remarkable improvement.

**Action-All Banks, LDMs.**

### **Point No.3-**

#### **Implementation of Direct Benefit Transfer (DBT) Scheme.**

Convenor, SLBC informed the house that DBT scheme has been implemented from 01.07.2013 covering 26 schemes (+3 pension schemes subsequently) in four districts of Orissa namely, Puri, Cuttack, Bolangir and Sonepur. It is observed that percentage of Aadhaar Number seeded is abysmally low. Since DBT scheme implementation is a time bound programme, the co-operation of State Govt. and UIDAI authorities were requested to expedite the process.

Additional Chief Secretary informed that the matter has been reviewed by him and subsequently by the Chief Secretary. Recently a meeting was organized by Govt. of Odisha and UIDAI, Regional Office, Hyderabad. They have already enrolled 250 lakhs cases and issued Aadhaar number to 130 lakhs people. UIDAI has dispatched Aadhaar cards to individuals by post. He requested banks to collect Aadhaar number directly from the account holders for seeding. He also advised all the Departments of Government to send the scheme wise list of beneficiaries along with Aadhaar number, if available to the Lead District Managers. He informed that most of the Departments have already submitted the list of beneficiaries in the 4 districts where DBT scheme is being implemented.



Chairman, SLBC emphasized that it is the duty of LDMs to co-ordinate with district administration and district co-ordinator for both the DBT & DBTL schemes. Many people have not received Aadhaar number even if enrollment has been completed. With the Enrollment Identity Number(EID), Head Office of all banks can download Aadhaar number. He advised all banks to ensure seeding of Aadhaar number in all bank accounts.

### **Action-All Banks, LDMs & UIDAI.**

#### **Point No. 4 - R S E T I s**

It was reported by SBI that the claims for reimbursement of training cost of BPL candidates in respect of 17 RSETIs is pending with DRDA. The claim amount is Rs.132.82 lakhs. UCO Bank has also reported that a claim amount of Rs.31.54 lakhs in respect of 4 RSETIs is pending for reimbursement. In the last SLBC Meeting, on the advice of Chief Secretary, it was assured by Panchayati Raj Department to settle the pending cases by 31<sup>st</sup> August, 2013.

Convenor SLBC, informed that the concerned Department has settled some cases, but he requested State Govt. Officers to Speed up the process of settlement of RSETI claims.

Director, OLM informed that in most cases BPL status have not been submitted, verification is going on & PD, DRDAs have been instructed to clear settlement expeditiously.

Chairman, SLBC clarified that training cost of only BPL candidates will be reimbursed. District authority will provide BPL status certificate. He requested Department of Govt. to expedite the matter.

CGM, SBI also requested the Department to clear the claim amount of SBI at the earliest.

ACS, Finance Department suggested to keep the time line as 30th **November, 2013** to settle the claim of RSETIs.

Development Commissioner informed that BPL data base is very old one and there are chances that deserving cases might not have been included in the existing BPL List. The genuine & poor candidates who are not in the list of BPL may be included in State Employment Mission Target for getting the benefit. Govt. is exploring possibility of converting the non- BPL candidate who have

undergone training programme as candidates to be considered under State Employment Mission Target.

### **Action - Panchayati Raj Department**

#### **Point No.5 - Clearing House.**

Convenor, SLBC informed that RBI has given permission to open Clearing House at the identified centres namely Gopalpur, Gunupur and Dhamara. SBI, Andhra Bank and UCO Bank are the Leader Banks for the centre of Gunupur, Gopalpur and Dhamara respectively.

The named banks are requested to ensure functioning of the Clearing House by 31st December, 2013.

### **Action – SBI, Andhra Bank, & UCO Bank.**

#### **Point No.6.**

#### **Difficulties faced by tenant farmers / Oral Leasees in selling paddy at PACs/Govt.Mandies.**

In the last SLBC meeting, Hon'ble Chief Secretary advised Agriculture Department, Co-operation Department & Food Supplies and Consumer Welfare Department to ensure supply of Identity Cards to the farmers.

While deliberating the issue, the Principal Secretary, Agriculture Department informed the house that under Biju Krushak Kalyan Yojana, launched by Hon'ble Chief Minister, Smart Cards will be issued to farmers. 16 lakhs farmers will be covered under the scheme. Smart Card itself is going to serve the purpose of identity card. Food supplies and consumer welfare Department has undertaken issuance of Farmer Identity Cards in Ganjam, Balasore & Sonepur district on pilot basis. Study is already over. It will be rolled out to other districts. Different identity proofs have been prescribed and enough arrangements have been made to ensure that no difficulty to farmer is caused in procurement of paddy.

Representative of Food Supplies and Consumer Welfare Department appraised the house that in the policy it has been prescribed many documents like Voter ID, KCC, Smart Card, Land Pass Book and any other proof for identity. There will be no problem in establishing identity of farmers. Chairman, SLBC appreciated measures taken by the Govt. in resolving the issues.

### **Agenda No.3 - Fresh Issues.**

#### **A) Relief and Restoration Measures by banks in area affected by recent natural calamities (Phailin & subsequent Flood).**

Convenor, SLBC reported that extent of damage due to recent natural calamities (severe cyclonic storm and subsequent flood) has been estimated at more than Rs.14000 crores in 18 districts of the state. He appealed all banks to follow the existing RBI guidelines for relief measures to be provided in the areas affected by Natural calamities.

ACS, Finance, informed that an emergent meeting of SLBC was convened on 28.10.2013. RBI guidelines were discussed on relief and rehabilitation measures to be undertaken by the banks in areas affected by Natural calamities. SLBC has already circulated instructions of RBI along with the action points emerged in the said meeting for implementation proactively and urgently. Since substantial damage has been caused especially to Kharif paddy crop, he emphasized on conversion of short term crop loan to medium term loan and financing more rabi crops, the short fall in achieving Kharif target should be made good in Rabi finance so that total target of current year is achieved. He requested all banks to take up Rabi Finance immediately and actively. He also attached importance to restructuring of existing term loan. Since NABARD has enhanced refinance limit of Odisha State co-operative Bank, he advised to ensure more credit flow in Rabi season.

Principal Secretary, Agriculture Department informed that Rabi Campaign has been launched at a massive manner. The target is 3368000 hectares, which is about 31% more than last year's achievement. Hon'ble Chief Minister has announced special package with subsidized input support to ensure early recovery in the economic condition of the affected farmers. He requested all banks to implement the decisions taken in the meeting held on 28.10.2013 and provide adequate and timely credit to the farmers.

Commissioner cum Secretary, Cooperation Department informed that it was discussed on 28.10.2013 that all short term loan would be converted to medium term loan and Government of India would be requested to extend the interest subvention to the converted medium term loan for a period of three years. He also informed that list of affected districts & blocks have been notified and sent to SLBC. It has been uploaded in SLBC website.

Additional Chief Secretary, Finance remarked that if Govt. of India gives 3% interest subvention for prompt repayment of loan and when all loans are to be restructured, this interest subvention is to be applicable to these restructured

accounts, otherwise 3% benefit will not be available to the farmers. State Govt. will make a formal request to Govt. of India.

Regarding interest subvention, he informed that Govt. has already parked interest subvention fund with designated nodal bank (UCO Bank) in respect of short term and long term loan to Agriculture & Allied sector (Dairy & Fishery). He expressed displeasure for non-utilization of interest subvention amount so far by Banks. He remarked that unless interest subvention is utilized, benefit is not going to reach the intended farmer beneficiaries.

Director of Fishery and Director of Animal Husbandry and Veterinary Service Department, Govt. of Odisha requested all the banks to dispose off all pending loan applications sponsored under different interest subvention and subsidy schemes. They requested adequate and timely credit delivery to meet the urgent requirement of the people affected by recent severe cyclone and flood.

Chairman, SLBC clarified that where natural calamities happened and notification is issued, there is no problem in conversion of current short term crop loans to medium term loan, restructuring of existing term loan to long term loan and fresh financing to the above borrowers. This is an opportunity for the banks to increase their loan portfolio. He also advised the banks to ensure that there is no complaint for not extending fresh finance in the case of accounts where restructuring of existing loan has been done. Regional / Zonal Manager should follow up with Branches on weekly basis.

Development Commissioner informed the house about a new housing loan scheme, with liberalized eligibility criteria, of Govt. of India in the name of "Rajiv Rin Yojana". The Housing Urban Poverty Alleviation Ministry, Govt. of India has repackaged the earlier interest subsidy for Urban Poor Scheme to Rajiv Rin Yojana. Maximum loan amount under EWS and LIG is Rs 5 and 8 Lacs respectively to poor people with 5% interest subsidy. Odisha Govt. is in the process of developing an affordable housing project with a reduced limit of Rs.3 to 4 lakh.

Convenor, SLBC informed that after receiving Scheme details, it will be circulated among the banks for implementation of the scheme in letter & spirit so that eligible people are benefited.

On the basis of representation received from various quarters, the issue of extension of relief to affected MSME manufacturing units of Odisha was also discussed and after deliberation it was decided to implement the following;

1. Installment of Principal / Interest in respect of Term Loan may be rescheduled for a period of seven years **with a moratorium of one year.**
2. To convert the excess drawings in Working Capital account to Term Loan **for a period of seven years with a moratorium of one year.**
3. To provide all other support to the MSME industries as may be required on a case to case basis without demanding additional securities.

Convenor, SLBC reiterated that banks should follow the guidelines of RBI in implementing the relief and restoration measures under natural calamities.

### **B)Implementation of Direct Benefit Transfer to LPG (DBTL) in Odisha.**

ACS, Finance informed that DBTL will be implemented in 1<sup>st</sup> phase in four Districts namely, Puri, Cuttack, Khordha & Bolangir and in the 2<sup>nd</sup> phase in Bhadrak, Balasore & Sundergarh Districts.

Convenor, SLBC requested all the stake holders viz. State Govt., LPG Dealers, Banks, LDMs & UIDAI to extend their active cooperation for successful implementation of DBTL in the State.

**Action- State Govt. LPG Dealers,All Banks, LDMs, UIDAI.**

### **C)Scheme for Rural Transport connectivity in the Scheduled and other Backward Areas of the State.**

Convenor, SLBC highlighted the scheme for Rural Transport connectivity in the Scheduled and other Backward Area of the state, which has been introduced by Commercial Transport Department, Government of Odisha.

As the scheme envisages interest subvention of 3% and additional incentives of 2% for prompt repayment, Convenor, SLBC impressed upon all the Banks to sensitize the potential transport operators to avail benefit under the scheme immediately so that connectivity in the Tribal Sub-Plan Areas(118 Blocks) is improved.

**Action-All Banks.**

### **D) Interest Subvention for Agriculture & Allied Sector Loans.**

Convenor, SLBC informed that, the modalities for interest subvention in respect of loans under Agriculture and Allied Sectors introduced by Govt. of Odisha has

been communicated to all the Banks. The fund is available with Nodal Bank i.e. UCO Bank. All Banks are requested to claim the interest subvention amount in the prescribed format for reimbursement.

### **E) Stamp Duty & Registration charges for Creation of Equitable Mortgage.**

Convenor, SLBC informed that SLBC has already communicated to all banks the Notification of Govt.of Odisha, Revenue & Disaster Management Department regarding Stamp Duty and Registration.

### **F) Crop Insurance.**

As per decision of last SLBC meeting, request has been made by the Commissioner cum Secretary, Co-operation Department and the Convenor SLBC in the month of August, 2013 to the Ministry of Agriculture and Co-operation Department, Govt.of India for extension of cut-off date upto 30.09.2013 for implementation of Modified National Agricultural Insurance Scheme (MNAIS) for paddy cultivation during Khariff, 2013 in Balasore, Bhadrak, Jagatsinghpur and Khordha district. No decision has been communicated by Govt.of India so far.

Convenor, SLBC explained the justification of extension of MNAIS up to 30.09.2013 and requested the representative of Govt.of India to see the problem is resolved. He also requested Govt.of Odisha to take up the matter again with Govt.of India for reconsideration of our genuine request for the interest of farmers community in these four districts which have been affected by severe cyclone and subsequent flood in the month of November,2013.

LDM, Khurdha District also requested Govt.of Odisha to take effective step for extension of cut off date to 30.09.2013, so that the farmers of Khurdha district, which has also been severely affected by the recent cyclone / flood can be benefited. He also suggested that the cut off date should be 31<sup>st</sup> March, 2014 for Rabi Crop Insurance.

Commissioner cum Secretary informed that in the year 2011, the cut-off date was extended upto 31<sup>st</sup> August. But this time Govt.of India has not considered our request for extension of the date upto 30.09.2013.

The register of co-operative society informed that he had attended recently a meeting of Govt.of India regarding Crop Insurance claim. They require sufficient documentary proof regarding late sowing of paddy crop or sown after due date. Convenor, SLBC replied that date of disbursement which is reflected in the loan account is a proof sufficient for this purpose.

Commissioner cum Secretary, Co-operation Department informed that regarding Rabi Crop Insurance, Govt. of India is introducing a new scheme, discussions are going on and they are yet to receive the details. Rabi Insurance Scheme is not yet finalized.

Chairman, Utkal Grameen Bank explained that most of the crop loans have been given during 1<sup>st</sup> August to 31<sup>st</sup> August depending upon the situation. Different packages and practices of paddy cultivation continue even upto 30<sup>th</sup> September, 2013. Hence, request proposal for extension of cut off date upto 30.09.2013 is justified.

Chairman SLBC advised for holding of a separate meeting of concerned banks, insurance company, LDMs, Government to re-examine the issue and to see that Banks & Farmers do not suffer.

**Actions:- Co-operation Department, SLBC.**

**G) Reporting of Data / Information by Bank having more than one controlling offices.**

Convenor SLBC suggested that when more than one controlling offices of any bank are operating in the State, the Controlling Office situated at Bhubaneswar is requested to ensure submission of consolidated figure to SLBC/RBI on behalf of that bank.

**H) Conduct of DCC Meeting.**

It is observed that though annual calendar for holding DCC meeting has been prepared by the LDMs, the schedule date is not being adhered to by some LDMs. SLBC has already advised all LDMs for strict compliance in this regard. Convenor, SLBC requested all the LDMs and the banks having lead bank responsibility to ensure conducting DCC meeting timely.

### **1) Delay in submission of SLBC statement /LBS data.**

The Schedule time for on line submission of SLBC data is 15<sup>th</sup> day of the succeeding month of the quarter to which it relates. But we observe that some Banks including major Banks having wide spread presence in the state do not adhere to the time norm and data is received only after repeated reminders and that too long after the due date. It becomes very difficult for us to compile the data and finalize the Agenda Notes, their printing and distribution among the members in time.

Convenor, SLBC reiterated his request to all the Controlling Heads of banks to co-operate & ensure submission of error free data strictly as per schedule.

**Action : All Banks**

### **AGENDA No.4 :- ( RSETI Issues)**

AGM, SBI elaborated the issues of their RSETIs as mentioned below.

- 1) As per procedure, the building plan prepared by the RSETI Architect has to be approved by Town Planning Authorities, in places like Bolangir, Rourkela, Sambalpur, Sonapur, Koraput, Rayagada etc. In these places the Town Planning Authorities have asked for ownership document/ROR in favour of the RSETI/SBI. Because of this, the construction of building at these places has delayed. The District Authority have to issue ROR in favour of the RSETI for the said land.
- 2) Out of the above places at two places such as Bolangir & Rourkela, the ITI allotted a piece of land to each RSETI. So they have to issue ownership certificate / ROR.
- 3) To resolve their problems they came out with the following suggestions.



- a. The Director of Technical Educations, Odisha may permit ITI in the concerned district to issue 99 years lease in favour of RSETI/SBI or ITI/District Administration can enter into an MOU with RSETI & SBI for use of the land for training institute purpose.
- b. State Govt.may advise all Town Planning Authorities that approval will not be required for construction of RSETI building when the plan has been prepared by an Architect and approved by the Building Construction Committee of RSETI where PD, DRDA is a member.

SLBC Convenor requested State Govt. Officials to kindly address the above issues and bring out desired solutions to enable the RSETIs to go forward in the desired manners and construction of their building progresses smoothly.

Development Commissioner clarified that we can issue instruction to the Urban Local Body or Local Township Planning Authority if permissive possession certificate is issued for setting up the RSETI. Formal reference should be made to them for issuing necessary instruction. State Project Co-

State Project Co-ordinator of RSETIs stressed that unless the infrastructure and manpower is provided to RSETI, it may not provide service in a desired manner. In case of Bank of India, the land has already been allotted at Baripada and Keonjhar since 2010, but the construction work has not yet been started. In case of Central Bank of India, no land has been allotted so far.

In reply, the representative of Bank of India informed that the building is under construction at Keonjhar. At Baripada centre, the collector has provided a building which requires repairing. A plot has also been allotted and needs planning approval for construction of building.

Central Bank of India informed that land is yet to be allotted to them. A forest land has been allotted which is to be converted for construction of building.

Additional Chief Secretary, Finance, clarified that getting forest clearance is difficult. He suggested for identification of alternate land.

LDM, Deogarh informed that whole district comes under Forest Land. Suitable land should be allotted where formalities can be fulfilled for approval to construct building.

Director, OLM suggested identifying land in some other Block of the district. Instead of one acre, even in a area of 0.5 acre, RSETI can be constructed. Chairman, SLBC suggested to identify non forest area and to resolve the issue with the District Collector.

State Project Co-ordinator also requested Bank of India and Central Bank of India to provide required manpower to RSETI. Convenor, SLBC also remarked that manpower has not been provided to a number of RSETIs. It is the responsibility of concerned banks to provide adequate manpower. UCO Bank has provided permanent staff to all 7 RSETIs. State Project Co-ordinator also pointed out that RSETIs of Bank of India & Central Bank of India have been awarded 'C' rating, which needs urgent attention of the authority of banks for up gradation of rating.

It is reported by the Director, RSETI, Jagatsinghpur that they have been instructed to deposit the yearly land rent and cess of Rs.34425/- and Rs.25819/- respectively in Government Account for handing over possession of land to RSETI. To this, Development Commissioner suggested that allotted of land to RSETIs amounts to Permissive Possession, there is no need to make payment to Government.

ACS, Chairman SLBC, GM, RBI suggested for holding a meeting of SLBC to discuss on various issues relating RSETI. Chairman, SLBC requested all LDMs to give report to the SLBC within 7 days. The issues will be discussed in the meeting for taking up the matter with Government to resolve the issues.

**Action : Panchayati Raj Department.**

**AGENDA NO.5- Performance under Agriculture & Allied Sector.**

Convenor, SLBC reported that performance of all banks in financing Dairy, Poultry, Fishery, Goatery, Piggery etc. under Agriculture Allied Sector is not satisfactory. There is a huge gap between Target and Achievement. The major concern is that Private Sector Banks do not take proactive role in providing finance to allied activities. Some Public Sector Banks namely Bank of Maharashtra, Punjab & Sind Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Travancore & Vijaya Bank have also not financed during the current half year. Chairman, SLBC requested the non performing banks to achieve the target. He also advised the banks to ensure submission of correct data to SLBC. He reviewed the performance of major Private Sector Banks like HDFC, ICICI Bank and Axis Bank and advised them to contribute more to allied sector.

Convenor, SLBC requested all banks to dispose off all the eligible loan proposals in time.

**Agenda No.6.Financing under Schemes of National Horticulture Board.**

National Horticulture Board has developed a Scheme for Hi-Tech Commercial Production of Vegetable with 20% of the Project cost,i.e capital investment as

back ended subsidy with a maximum of Rs.25.00 lakhs. Since it is an innovative scheme to bring more land under vegetable cultivation, bankers have requested to sanction eligible projects proactively for the interest of the farmers and ensure submission of utilization certificate in time.

Principal Secretary, Agriculture Department informed that in the new agriculture Policy-2013, Govt. of Odisha has increased level of subsidy substantially. For example in case of cold storages it is 60% in non-scheduled area and 75% in scheduled area which is maximum permissible subsidy in the country. But still the number of applications are very less. He stressed that there is a need for setting up cold storage chains especially in view of the current crisis witnessed in the state on potato, Onion, etc. Building up of post harvest management technology and cold storage facility in the state is urgently needed. For new commercial agri-enterprises there is capital subsidy of 40% and 60% for SC/ST Women category of project cost. With this attractive subsidy provisions, the banks can actually promote post harvest management and cold storage which can take care of future crisis. He also suggested that these kind of applications should be encouraged as high level of subsidy will considerably reduce the chances of failure of projects and loan accounts becoming NPA.

General Manager, NABARD informed that despite conducting many district level awareness programmes, proposals are not coming up. Schemes are available with DDMs - NABARD, LDMs and on the web-site of NABARD. Regarding setting up of Rural godowns and warehouses in rural areas, GM,NABARD clarified that irrespective of nomenclature of rural go-down, if it fulfills the criteria/conditions prescribed by Govt.of India, the subsidy amount will be released.

Director of Horticulture informed that subsidy provision is introduced from this year. Now, a good number of proposals are coming up.

Chairman SLBC requested the banks to approach NABARD for schemes, which are very attractive because of the availability of subsidy which is available in some cases up to 75 % of the project cost. Back ended subsidy amount will also increase the deposit base of the concerned bank.

### **Action-All Banks.**

#### **Agenda No.7- Recovery.**

Convenor, SLBC informed that overall recovery position of Banks in the State as on 30.09.2013 is not satisfactory. Perhaps the OPDR Act is not being implemented successfully because of some bottlenecks.

LDM, Sambalpur raised issue of non-availability of certificate officers in Sambalpur district for last three years. The issue has been discussed in SLBC meetings in the past. Despite assurance of Govt. of Odisha, no special certificate officer is being posted. In absence of Special Certificate Officer, applications are pending for disposal under OPDR Act and no fresh OPDR case is being filed.

**To this, Additional Chief Secretary, Finance clarified that in most of the districts posting of Special Certificate Officer is not necessary. All the Revenue Magistrates (Tahasildar, Sub-Collector) are authorized to act as Certificate Officer and deal the cases under OPDR Act. All the Revenue Magistrate Courts have been declared as OPDR court. They are competent to handle the cases under OPDR Act.**

Additional Chief Secretary also informed that number of Tahsils have increased from 158 to 314 in the state. Tahasildar is the competent authority to handle the OPDR cases. He advised all LDMs to consult concerned District Collector, If any problem comes in this matter, referring the matter to the decision of SLBC.

Regarding poor recovery under OPDR cases, Additional Chief Secretary, Finance suggested SLBC to inform district wise and bank wise pending list of OPDR cases along with demand, so that they can write to the district Collector to give priority to this area and review in every DCC.

Additional Chief Secretary, Finance desired clarifications from Odisha State Co-Operative Bank for increase of overdues % from 32.22 as on 31.03.2013. to 64.73

as on 30.09.2013. Managing Director, OSCB replied that due to wrong reporting, the overdue figure has gone up.

Chairman, SLBC remarked that natural calamities happened in 18 districts, but in the remaining districts regular recovery drive should continue.

### **Agenda No.8. Key Banking Indicators.**

Convenor, SLBC reported that Commercial Banks in Odisha have achieved all national parameters. On Y-o-Y basis the deposits and advances have increased by 13.76 % and 34.70% respectively.

Chairman, SLBC advised those banks having low CD ratio to take effective steps for improvement.

CD ratio of Deogarh, Gajapati, Kandhamal, Malkangiri and Sambalpur District is below 40%.

Chief General Manager, NABARD quarried that when average CD ratios of all banks in the state is 89.13%, how the CD ratio of most of the district is below 60%. Additional Chief Secretary, Finance also remarked that when none of the district reaches CD ratio of 80%, how the state exercise is 89%.

Chairman, SLBC clarified that it is permitted by RBI to include the amount of advance sanctioned in other state, but utilized in our state in the advance figure at state level to compute the CD ratio.

Convenor, SLBC requested all Banks and LDMs to take appropriate steps to achieve a CD ratio of at least 60%.

**Action – All Banks, LDMs.**

### **Agenda No.9. Annual Credit Plan.**

The Convenor, SLBC informed that due to wrong reporting of some banks, the % of achievement is shown as 112 under Agriculture & Allied. After rectification, the achivement comes to 75.50 %.

Chairman, SLBC remarked that the achievement under different sectors of ACP is not satisfactory. He requested all banks & LDMs to ensure achievement of target.

CGM, NABARD pointed out that under revised reporting system under ACP (LBS-MIS-III), activities wise information is not available, only information in respect of broad head i.e. Agriculture & Allied is furnished. For review and monitoring of sub-sector performance, NABARD requires performance data of districts wise, bank wise and scheme-wise. He requested Convenor, SLBC to make necessary arrangement for reporting information in the given format of NABARD.

### **Action-All Banks, LDM & SLBC.**

#### **Agenda No.10 - Modified Guidelines on implementation of Revival, Reform and Restructuring (RRR) package for Handloom Sector.**

The Commissioner & Secretary, Textile & Handloom, Govt.of Odisha informed that the guidelines of Ministry of Textiles, Govt.of India for implementation of the Revival, Reform and Restructuring package of Handloom Sector have been further extended upto 31<sup>st</sup> December, 2013 in order to extend benefit to the uncovered beneficiaries under the scheme.

The Scheme envisages that funds are provided for repayment of 100% Principal and 25 % interest and the balance 75% of overdue interest and entire penal interest, if any will have to be written off by the bank as a pre-condition.NABARD, the implementing agency has released funds in respect of 10668 beneficiaries involving an amount of Rs. 28.57 crores, but the bank wise and branch wise list of beneficiaries along with utilization certificate have not been submitted by some banks. The Director of Textile, NABARD & SLBC have reviewed the performance in various meeting, but desired result is yet to happen. The matter is viewed seriously by the Ministry of Textile, Govt.of India. The Govt.of India has set a target of 20000 numbers of Weaver Credit Cards(WCC) to be issued by Banks during year-2013-14.So far 7160 no. of WCCs have been issued by different banks with an amount of Rs.15.62 crores.The average disbursement per beneficiary under WCC comes Rs.21000/-.The guidelines says minimum Rs.25000/- is to be provided under WCC. The under financing is not acceptable. He requested the bankers to be proactive in financing weavers.

Further he informed that Govt.of India has approved concessional credit to weavers at 6 % interest rate for 3 years. The quantum of interest subsidy is to be borne by GOI is limited to the difference between the actual rate of interest charged by the Banks and 6 % interest to be borne by the borrower. The maximum interest subvention is capped at 7 %. He also informed that margin money has been increased to Rs.10000/- per weaver and it should be claimed in advance i.e. before disbursement.

Regarding submission of list of beneficiary assisted under RRR package and utilization certificate, GM, NABARD, Director of Textiles and Convenor, SLBC requested all the participating banks, who have not yet submitted, to submit the same to NABARD immediately.

As to Margin Money claim issue GM, NABARD requested all banks to follow the guidelines of the scheme. As per scheme, margin money should be claimed in advance before disbursement of credit. Margin Money Fund is released by GOI, and we should follow their guidelines while implementing the scheme.

Chairman SLBC requested NABARD to take up the matter with GOI with strong recommendation for release of margin money in those cases Banks have claimed margin money after disbursement. SLBC will also take up the matter at appropriate level. Normally banks are not disbursing without receiving of margin money in advance but when banks have already disbursed, margin money claim should be released.

CGM, NABARD also informed that they will take up the matter with GOI (National Implementation & Monitoring Committee) as a special case for consideration.

The representative of Bank of India wanted clarifications with regard to Margin Money i.e. Margin Money assistance of Rs.10000 per weaver. Whether it is the fixed amount irrespective of quantum of loan or it is computed as a certain % of project cost. The Secretary replied that the matter will be checked and communicated. Regarding the procedure of covering the loan under CGTMSE, Secretary also clarified that since these are technical issues, matter will be taken up at National level and the decision will be communicated to all banks. The Director, Textile requested all banks to issue WCC very proactively in the areas affected by recent cyclone, floods.

**Action-- All Banks, SLBC, NABARD, Director Textiles.**

#### **Agenda No. 11. Branch Expansion.**

Convenor, SLBC informed that as on 30.09.2013 Banks have opened 116 branches. Total no. of branches is 3958 and total number of ATM is 3136. He requested all banks to meet their branch opening target availing the facility of Rajiv Gandhi Seva Kendras.

Chairman, SLBC requested all controlling heads to ensure at least one ATM for each branch as per extant guideline of Govt.of India.



## **Agenda item No.12. Progress under Govt.Sponsored Programmes.**

### **A. SHG Bank Linkage-**

It is reported by State Mission Director, Govt.of Odisha that a target of one lakh SHGs has been fixed for credit linkage involving an amount of Rs.1000 crores. The bank wise and district wise target given by the Panchayati Raj Department has already been communicated to all banks & LDMS.

Director, State Mission pointed out that:

1) The Small Committee on SHG of SLBC and the Small Committee of RSETI will be merged to form one committee, which will be chaired by the Commissioner cum Secretary Panchayati Raj Department. The Small committee will be named as "Small Committee of SLBC on NRLM.

2) In Ganjam district more than 5000 SHGs have availed credit from Block level Mission Shakti Sanchaika Sangha (BMSS), a block level federations to the extent of approximately Rs.50 crore. He requested the house to include this indirect finance in the state target and cover under interest subvention scheme of NRLM.

NRLM scheme is in operation with effect from 1<sup>st</sup> April, 2013. The interest subvention beyond 7 % is to be reimbursed to the banks by RBI in IAP districts and in other districts the subvention will be administered by OLM in Odisha. In IAP districts 3 % additional subvention will also be paid on regular repayment by SHGs to Banks. Govt.of Odisha will provide 2% p.a. interest subvention to all SHGs.

He also informed that during this financial year only 17650 SHGs have been linked with credit linkage of Rs.190 crores. The performance is very poor. The major players SBI and RRBs are requested to finance more so as to ensure achievement of the state target.

Convenor SLBC, requested all banks to come forward and take up the call of the Director for SHG finance and ensure achievement of target.

CGM, NABARD informed that in LWE districts, Women SHGs are supported by the Anchor NGO, for formation of SHGs. Most of the banks have signed MOU with different NGOs which carries a provision of 5% extra commission to be paid to the NGO for recovery. However, it is observed that absolutely there is very slow progress in formation of SHGs, account opening and credit linkage.

Chairman, SLBC stated that LDMs are to ensure finalization of Anchor NGO and in then execution of MOU by all Banks with the concerned NGO.He wanted to know the problem of LDMs in taking forward the programme.

LDM, Ganjam apprised that BMSS, NGO approved by Govt.of India is not functioning properly in Ganjam. Out of 22 BMSS, only 4 are functioning and rests are in defunct stage. The District Collector and PD,DRDA have suggested in DCC meeting to remove BMSS from financing SHGs.

The Chairman, UGB informed that they have financed more than Rs.57 crores to BMSSs and most of the accounts are on the verge of becoming NPA.

Additional Chief Secretary, Finance remarked that since BMSS supervision comes under Women & Child Development, Department, they should look into the matter.

LDM, Jajpur informed that all banks other than Indian Bank have agreed to sign MOU with the identified NGO. The Regional Head of Indian Bank committed to complete signing of the MOU by 25<sup>th</sup> November, 2013.

LDM, Gajapati informed that SBI and UGB refused to sign MOU with the Anchor NGO selected for the District ,in spite of its repeated requests and advice of the District Collector.

Chairman, UGB responded that due to bad past record of that Anchor NGO they do not accept the Anchor NGO.

CGM, SBI also remarked that since the conduct of Anchor is reportedly doubtful, he suggested to find an alternate Anchor NGO. They do not want to throw good money after bad money.

Chairman, SLBC wanted to know whether MORD has debarred the Anchor and any letter has been issued in this regard.

Under this situation, Additional Chief Secretary, Finance suggested Women & Child Development Department to review the issue. SLBC should join in the meeting.

LDM, Bolangir raised an issue regarding rate of interest applicable to the SHG finance. In LWE districts, women SHG programme is implemented by Ministry of Finance, Govt. of India whereas other SHGs are implemented by MORD. MORD provide SHG loan at the rate of 7% interest. Anchor, NGO provides loan to the SHG @ 18.50% p.a. Such type of discrepancy in interest application create operational problem while implementing the scheme.

Director, State Mission clarified that the difference between the interest charged by NGO and normal interest charged by banks to SHG will be paid by OLM provided the performance of NGO is satisfied. The NGO is involved in Group formation, bank credit linkage and recovery.

Director, State Mission informed that all banks have started utilizing the services of Bank Mitras. Many Bank Mitras have been selected and trained in TRIPTI operational Blocks. Bank Mitras are very helpful to banks under the existing situation of acute staff constraints. Convenor, SLBC requested all banks to utilize the services of Bank Mitras for documentation, recovery etc.

**Action-All Banks, Panchayati Raj Department, W & CD Department.**

**B) SJSRY:-**

The representative of Housing & Urban Development Department, Govt.of Odisha informed that Swarna Jayanti Sahari Rozgar Yojana (SJSRY) scheme has two components viz. Urban Self- employment programme (USEP) and Urban Women Self Help Programme (UWSP). Against a target of 4000 under USEP, 1017 applications have been sanctioned and disbursed by banks. Against a target of 600 under UWSP, 81 groups have been sanctioned & disbursed. He impressed upon all concerned to take high value project for utilization of more subsidy amount.

Convenor, SLBC informed that the revised target given by H & UD Department has already been circulated among the banks & LDMs. He requested all banks to ensure achievement of target. Sponsored applications should be disposed well in time.

Additional Chief Secretary, Finance suggested, SLBC to furnish bank wise achievement against target in the next SLBC meeting for an effective review.

**Action—All Banks & LDMs.**

**C) PMEGP:-**

Asst. Director, PMEGP informed that the Agency wise revised target for the state of Odisha is placed for kind approval of SLBC. He also informed the house that Bank wise, District wise & Agency wise target has been submitted to SLBC on 15.11.2013.

Secretary, MSME informed that E-tracking system is mandatory before forwarding the applications to banks. Since E- tracking system has not been stabilized, he requested all banks to receive the physical application for processing the proposal. After receiving the applications through E-Tracking, sanction may be accorded.

Convenor, SLBC reported that RRBs are reluctant to participate in PMEGP financing because their name has not been included in the scheduled status which make them ineligible to be the member of CGTMSE hence cannot cover the loans under CGTMSE.

General Manager, RBI updated the house that both RRBs have been scheduled and matter has been referred to Govt.of India for notification. Once notification is issued in the Gazettee, they will be eligible to become the member of CGTMSE.

#### **D) Financing under SC/ST scheme:-**

The Managing Director of Odisha SC & ST Development Finance Cooperative Corporation Ltd. informed that against a target of 2500 SHG groups,651 applications have been sponsored to different banks.122 sponsored applications have been sanctioned by banks. In a meeting held on 13.11.2013, all District Managers of OSFDC have committed to complete sponsoring of applications by end of November, 2013.

Convenor, SLBC requested all banks to sanction and disburse all the eligible cases in order to achieve the target.

Additional Chief Secretary, Finance advised Odisha SC & ST Development Finance Cooperative Corporation Ltd. to furnish the data to SLBC in soft copy next time in order to ensure legibility of the information.

**Action-All Banks, LDMs & OSCSTDFCC .**

#### **E) Mission Shakti.**

Convenor, SLBC reported that 50 lakhs poor households have already been organized into Women Self Help Groups (WSHG) through Mission Shakti movement. During the half year ended September, 2013 credit linkage have

been provided to 16449 WSHGs amounting Rs. 176.48 crore. The balance outstanding position as on 30.09.2013 in 276544 accounts is Rs.1463.74 crores.

**Agenda- 13. Financing to MSME Sectors.**

Secretary, MSME informed that financing to MSME sector is not encouraging. As per recommendation of Prime Minister's Task Force on MSME(T.K.A.Nair Committee), banks should achieve 20% year on year growth in credit to MICRO & Small Enterprises and 10 % annual growth in number of Micro Enterprises account. The allocation of 60% MSE advance to Micro Enterprises is to be achieved. 40% of the total advance to MSE Sector should go to Micro (Manufacturing) enterprises having investment in plant and machinery upto Rs. 5 lakh and 20% of total advances to MSE sector should go to MICRO (Manufacturing) enterprises with investment in plant and machinery above Rs.5 lakh and up to Rs.25 lakh.

He requested for more focuss on Micro (Manufacturing) Enterprises. The share of MICRO Sector to MSE advance at the end of September, 2013 stands at Rs. 49.94 %.He remarked that Percentage wise the achievement is good, but quantum wise the achievement is not satisfactory. More Credit needs be pumped to this Sector. He emphasized on Start-up Enterprises and suggested that data relating to that should be made available for effective review.

He remarked that performance of eight banks is very miserable and their non performance has brought down the growth rate of Banking sector as a whole.

Regarding CGTMSE coverage, he complimented the banks for their impressive performance which is even better than some of the developed States. In entire eastern India, performance of Odisha is the best.

**Action- All Banks.**

## **Agenda No.14**

### **A) Kisan Credit Card (KCC):-**

It is observed that banks have issued 5,29,213 KCCs during the half year ended September, 2013, taking the total number of KCC issued to 55,52,331 as on 30.09.2013.

The Banks are requested to cover all the eligible farmers, particularly in 18 affected districts due to recent Cyclone and Flood, under KCC. Banks should take it as an opportunity to increase the finance under Agriculture Sector.

**Action - All Banks .**

### **B) Joint Liability Group (JLG)**

Convenor, SLBC reported that total amount disbursed during the half year ended September, 2013 is Rs.26.25 crores in 3768 accounts and balance outstanding as on 30.09.2013 is 224.48 crores in 42152 accounts.

### **C) Artisan Credit Card (ACC):**

During the period 01.04.2013 to 30.09.2013 the banks in the state have issued 857 no. of Artisan Credit Cards with amount of Rs.2.81 crores. The balance outstanding as on 30.09.2013 is Rs.35.53 crores in 9907 accounts.

### **D) Swarozgar Credit Card (SCC)**

For the year 2013-14 NABARD has fixed an Annual Target of issuance of 45000 SCCs for the state. Against the target, the achievement as on 30.09.2013 is only 2378 cards and requires more attention.

Convenor, SLBC requested all banks to gear up Credit Flow to JLG, ACC & SCC, as the achievement is not encouraging.

### **Agenda No. 15 – Education Loan.**

The total educational loan outstanding target for 2013-14 is Rs.2143.31 crores with a physical target of 87,763 accounts. The outstanding balance as on 30.09.2013 is Rs.1952.33 against 73,555 accounts.

Low performance of Private Sector Banks is the reason for slow growth in the state. Banks like Bank of Maharashtra, State Bank of Bikaner & Jajpur, State Bank of Travancore, ICICI Bank, Indus Ind. Bank, ING Vysya Bank, Kotak Mahindra Bank and Laxmi Vilas Bank have not sanctioned / disbursed any amount under the scheme during the current half year.

#### **Action- Banks**

### **Agenda Item No.16.- Housing Loan.**

Convenor, SLBC reported that as on 30.09.2013 all banks have disbursed Rs. 713.97 crores in favour of 8579 accounts. The balance outstanding as on 30.09.2013 is Rs.6592.66 crores in 1,55,040 accounts. He requested all banks to **implement the housing loan scheme i.e. Rajiv Rin Yojana where salient points were highlighted by the Development Commissioner & Additional Chief Secretary, so that the target set for the year 2013-14** under ACP are achieved and the advance to Housing loan Sector can be increased.

#### **Action – Banks**

### **Agenda No.17:- Financing under Minority Communities - Implementation of Prime Minister's New-15 Point Programme for Welfare of Minorities.**

During 01.04.2013 to 30.09.2013, all the banks have extended credit of Rs.132.41 crores to 9578 beneficiaries of Minority Community with an outstanding balance of Rs.2238.88 crores in 269591 accounts.



Convenor, SLBC requested all banks to adhere to the government guidelines, i.e. the share of advance to Minority Communities for Public Sector Banks (PSB) should be 15% of the total Priority Sector Advance.

**Action: - Banks.**

**Agenda No.18. Advance to Weaker Section:-**

Convenor SLBC informed the house that advances to Weaker Section in the State has increased from Rs.15038.81 crores as of March,2013 to Rs.15890.86 crores as on 30.09.2013 which constitutes 33.90% of Priority Sector advance against the National Norms of 25%.

**Agenda No.19:-Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**

Convenor, SLBC informed that in CGTMSE coverage all over India, Odisha ranks 6<sup>th</sup>. We are much above some of the developed states in the country. He complimented the efforts of all banks in this regard. He requested all banks for further improvement in coverage under CGTMSE, which will ultimately result in higher MSME advance.

**Action – Bank.**

**Table Agenda No.1- Establishment of Ultra Small Braches (USBs) in LWE affected Districts.**

Convenor SLBC informed the house that out of a total of 819 villages earmarked for establishment of USBs in LWE affected districts of the State, USBs have been opened only in 177 villages so far. He reiterated his request to open USBs in all the identified villages with population above 2000.

All the Controlling Heads of Banks & LDMs were requested to ensure opening of USBs in the remaining villages with population above 2000 **by 31st December, 2013 positively.**

**Action: - Banks & LDMs.**

**Table Agenda No.2. Waiver of interest, restructuring of Term Loan and provision of additional Working Capital for the MSME Manufacturing Units of Odisha affected by the recent Cyclone and Flood.**

On the basis of representation received from various quarters, the subject issue was discussed on the following points.

1. Interest accumulated and accrued in respect of Working Capital be waived.
2. Installment of Principal / Interest in respect of Term Loan may be rescheduled for a period of seven years with a moratorium of one year.
3. To convert the excess drawings in Working Capital account to Term Loan for a period of seven years with a moratorium of one year.
4. To provide additional Working Capital and Term Loan at concessional rate of interest of 7 %.
5. To provide all other support to the MSME industries as may be required on a case to case basis without demanding additional securities.

Convenor, SLBC commented that under existing frame work of RBI guidelines, it may not be possible to accede to the request in respect of point No. 1 & 4. For servicing of interest during the moratorium period of one year, FITL (Funded Interest Term Loan) may be opened. Financing at concessional rate of interest of Seven percentage is possible if interest subvention is provided either by Central Govt. or State Govt. or by both.

**Action: - Banks.**

The meeting ended with vote of thanks proposed by Zonal Manager, UCO Bank, Bhubaneswar to all the dignitaries & participants.

**LIST OF PARTICIPANTS-133rd SLBC MEETING HELD**  
**ON 16.11.2013.**

Sl. No.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1.	Shri S.Chandrasekharan	Executive Director,	UCO Bank
2.	Shri U.N.Behera	Addl.Chief Secretary(Finance)	Govt.of Odisha.
3.	Shri I. Srinivas	Development Commissioner	Govt.of Odisha.
4.	Shri S.C.Das	Deputy Secretary	Ministry of Finance, Govt.of India
5.	Shri P.K.Jena	Regional Director	Reserve Bank of India
6.	Shri S.K.Kale	Chief General Manager	NABARD
7.	Shri K.M.Trivedi	Chief General Manager	SBI.
8.	Shri S.P.Singh	Circle Head	Convenor,SLBC,Odisha
<b>Government</b>			
9.	Shri Rajesh Verma	Principal Secretary	Agril. Deptt. Govt.of Odisha
10.	Shri Bishnupada Sethi	Secretary	Cooperation, F & ARD Govt.of Odisha
11.	Shri P.Dash	Secretary	MSME Deptt.Govt.of Odisha
12.	Shri Surendra kumar	Secretary	Textile & Handloom, Govt.of Odisha
13.	Shri S.K.Mishra	Deputy Secretary	Cooperation Deptt.Govt.of Odisha
14.	Shri Jyoti Ranjan Mishra	Deputy Secretary	H & UD Deptt.Govt.of Odisha
15.	Shri Madhab Ch.Bariha	Addl.Secretary	Revenue & DM, Govt.of Odisha.
16.	Shri Amiya Kanti Mishra	Director(DF&C)cum Addl.Secy.	Planning & Coordination, Govt.of Odisha
17.	Shri D.K.Singh	D.I.F.& Addl .Secy.	Finance Deptt.Govt.of Odisha
18.	Shri P.Krishna Mohan	Director	Directorate of Fisheries, Odisha, Cuttack
19.	Shri D.V.Swamy	Director	OLM, NRLM, Govt.of Odisha
20.	Shri R.C.Sai	Director	SC, ST & SC Dev. Deptt. Govt.of Odisha
21.	Shri S.Prusty	Director	Animal Husbandry, Govt.of Odisha
22.	Shri Sanjaya Ku.Habada	Director	Textile, Handloom & Handicraft
23.	Shri P.K.Gupta	Director I/C`	MSME-DI Govt.of Odisha
24.	Dr.P.K.Pradhan	R.C.S, Odisha	Cooperation Department
25.	Shri B.B.Dhal	Joint Director	Directorate of Handicraft & Cottage Industries Deptt.
26.	Shri B.K.Dash	Joint Director	Directorate of Industries Odisha,
27.	Shri Sunil Mohanty	Joint Director	Directorate of Textiles, Govt.of Odisha
28.	Shri P.K.Satpathy	Asst. Director	KVIC, Bhubaneswar.
29.	Shri Dibakar Moharana	PE(BL)	Odisha Livelihoods Mission
30.	Shri S.K.Biswal	SPM(MF)	OLM, PR. Department, Govt.of Odisha
31.	Shri Sujay Kar	PM-ORMAS	PR Deptt.Govt.of Odisha
32.	Shri Prasanta Ku.Panigrahi	AAO,	Directorate of Fisheries Deptt.
33.	Shri Chandrasekhar Mohapatra	Industries Promotion Officer	Directorate of Industries
34.	Shri A.K.Nayak	Addl.DA(Extn.)	Directorate of Agriculture

<b>RESERVE BANK OF INDIA</b>			
35.	Shri R.L.K.Rao	General Manager,	RBI
36.	Smt.Puspamitra Sahu	DGM,	RBI
37.	Smt.Maya Parhi	AGM	RBI
38.	Shalini Sharma	Manager,	RBI
39.	Dr.Samir Ranjan Behera	Asst.Advisor	RBI
<b>NABARD</b>			
40.	Shri S.M.Sahasrabudhe	General Manager,	NABARD
	Shri Anand Bajpai Shri S.S.Acharya	Dy.General Manager Dy.General Manager	NABARD SIDBI
<b>INSURANCE COMPANY</b>			
42.	Shri Susanta Ku.Bhuyan	Manager	HDFC ERGO GIC Ltd.
43.	Shri Suman Roy Choudhury	Manager	ICICI LOMBARD GIC.Ltd.
<b>R-SETI</b>			
44.	Shri G. C. Mishra	State project Co-ordinator	R-SETI,Bhubaneswar
<b>OSFC</b>			
45.	Shri K.C.Panigrahi	DM(F)	Orissa State Financial Corporation
<b>DEBT.RECOVERY TRIBUNAL.</b>			
46.	Shri Amit Roy Choudhury	Registrar	Debt.Recovery Tribunal
<b>OSFDC</b>			
47.	Shri M.K.Mohanty	General Manager	OFDC,Bhubaneswar.
<b>OSCSC</b>			
48.	Shri S.K.Vashisth	Managing Director	OSCSC Ltd.
<b>PUBLIC SECTOR BANKS</b>			
49.	Shri Dinesh Kumar	DGM	Allahabad Bank
50.	Shri B.Pradhan	Chief Manager	Allahabad Bank
51.	Shri Sujit Kumar Das	DGM	Andhra Bank
52.	Shri A.K.Pradhan	Senior Manager	Andhra Bank
53.	Shri G.B.Panda	DGM	Bank of Boroda
54.	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
55.	Shri L.K.Sethi	AGM	Bank of India
56.	Shri S.S.Kumar	Manager(Agril.Finance)	Bank of India
57.	Shri Rajendra Ku.Swain	DGM	Canara Bank
58.	Shri Sibani Prasad Mishra	Sr.Manager	Canara Bank
59.	Shri B,Rakshit	AGM	Central Bank of India
60.	Shri Ajaya Rath	RM	Central Bank of India
61.	Shri Sudarasan Sethi	Zonal Head	Corporation Bank
62.	Shri B.K.Mohanty	AGM	Dena Bank
63.	Shri Sandeep Pattnaik	AGM	IDBI Bank
64.	Shri Santosh Kumar Das	AGM	IDBI Bank
65.	Shri O.P.Ambasht	DGM & ZM	Indian Bank
66.	Shri R.C.Pattnaik	AGM	Indian Overseas Bank
67.	Shri B.K.Nayak	Chief Manager	Indian Overseas Bank

68.	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
69.	Shri S.K.Dokania	Circle Head	Punjab National Bank
70.	Shri L.K.Pattnaik	AGM	Punjab National Bank
71.	Shri H.S.Mohapatra	Manager	Punjab National Bank
72.	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
73.	Shri Venkatesh Hegde	DGM(ABU)	SBI
74.	Shri A.K.Mishra	AGM(LB & RRB)	SBI
75.	Shri Pramod Ku.Behera	Chief Manager	State Bank of Bikaner & Jaipur
76.	Shri T.Seshagiri Rao	Chief Manager	State Bank of Hyderabad
77.	Shri Gopal K.Patra	Manager	State Bank of Mysore
78.	Shri Saroj Kumar Acharya	Dy.Manager	State Bank of Travancore
79.	Shri A.N.Das	DGM	Syndicate Bank
80.	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
81.	Shri A.K.Pattnaik	AGM	Union Bank of India
82.	Shri S.K.Mohapatra	Sr.Manager	Union Bank of India
83.	Shri D.P.Singh	DGM & CRM	United Bank of India
84.	Shri K.P.Mishra	Managr(Dev)	United Bank of India
85.	Shri Satish Gupta	AGM,SLBC	UCO Bank
86.	Shri N.K.Dash	ZM,Bhubaneswar	-do-
87.	Shri A.K.Singh	ZM,Sambalpur	-do-
88.	Shri T.Chakraborty	ZM,Cuttack	-do-
89.	Shri N.Swain	CM,SLBC	-do-
90.	Shri Jagadish Dash	Sr.Manager (SLBC)	-do-
91.	Shri Sunil Kujur	Sr.Manager (Circle Office)	-do-
92.	Shri B.C.Dash	Manager,SLBC.	-do-
93.	Shri K.K.Kanungo	Manager, (PS to CH)	-do-
94.	Shri P.K.Panigrahi	Manager(Security)	-do-
95.	Shri Kedar Nayak	(SLBC)	-do-
96.	Shri Satrughna Behera	Manager	Vijaya Bank
<b>PRIVATE SECTOR BANKS</b>			
97.	Shri Binod Bihari Choudhury	VP & Circle Head	AXIS Bank
98.	Shri Sanjeeb Swain	Sr.Manager	AXIS Bank
99.	Shri Sweekruti Mohanty	Asst.Manager	Federal Bank
100.	Shri J.S.Randhwa	Circle Head	HDFC Bank
101.	Shri Debashis Senapati	Sr.Vice President	HDFC Bank
102.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
103.	Shri Vikash Bahuwala	DGM	ICICI Bank
104.	Shri Dipta Bhanu Satpathy	AVP	Indus Ind Bank.
105.	Shri Manoj Kumar Bisoyi	Sr.Manager	Kotak Mahindra Bank
106.	Shri Chandrasekhar	Chief Manager	Karnataka Bank
107.	Shei A.Satya Srinivas	Manager	Karur Vysya Bank
108.	Shri Satyajeet Parija	Asst. Manager	Laxmivilas Bank
109.	Shri Amaresh Kumar Jha	Manager	South Indian Bank Ltd.
<b>RRBS</b>			
110.	Dr. K.C.Mohanty	Chairman	Odisha Gramya Bank
111.	Shri A.N.Parida	Chairman	Utkal Grameen Bank

112.	Shri Pravat Ku.Dash	Sr.Manager	Odisha Gramya Bank
<b>NHB</b>			
113.	Dr.S.C.Panwar	PO&P.Director	NHB,MOA,GOI
<b>LEAD DISTRICT MANAGER</b>			
<b>ANDHRA BANK</b>			
114.	Shri B.Khuntia	LDM	Ganjam
115.	Shri A.K.Panda	LDM	Gajapati
<b>BANK OF INDIA</b>			
116.	Shri Jaladhar Sethi	LDM	Keonjhar
117.	Shri G.M.Murmu	LDM	Mayurbhanj
<b>STATE BANK OF INDIA</b>			
118.	Shri P.K.Pattnaik	LDM	Bolangir
119.	Shri N.C.Sahu	LDM	Boudh
120.	Shri B.B.Rath	LDM	Deogarh
121.	Shri J.B.Nayak	LDM	Jajpur
122.	Shri P.K.Patel	LDM	Jharsuguda
123.	Shri S.C.Sethi	LDM	Khurdha
124.	Shri Krushna Ch.Mallick	LDM	Phulbani
125.	Shri Binayak Mahapatra	LDM	Kalahandi
126.	Shri Prafulla Ku.Das	LDM	Kendrapara
127.	Shri B.G.Rao	LDM	Koraput
128.	Shri Bipin Bihari Dash	LDM	Nayagarh
129.	Shri M.M.Kar	LDM	Nabarangpur
130.	Shri N.Barik	LDM	Nuapada
131.	Shri R.J.Achary	LDM	Rayagada
132.	Shri M.M.Rath	LDM	Sambalpur
133.	Shri S.P.Acharya	LDM	Sundergarh
134.	Shri Mayadhar Mallick	LDM	Sonepur
<b>UCO BANK</b>			
135.	Shri A.K.Chand	LDM	Angul
136.	Shri L.N.Swain	LDM	Balasore
137.	Shri P.K.Mohanty	LDM	Bhadrak
138.	Shri D.Behera	LDM	Cuttack
139.	Shri Rabindra Kumar Dash	LDM	Jagatsinghpur
140.	Shri Sambhu Prasad Dash	LDM	Puri

